

Docket No. 441-26-001

PATENT

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BJ  
9-20-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Norman Katz

Serial No.: 09/891, 828

Art Unit: 2161

Filed: June 25, 2001

Title: ELECTRONIC FUNDS TRANSFER SYSTEM FOR FINANCIAL  
TRANSACTIONS

Assistant Commissioner for Patents

Washington, D.C. 20231

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INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. § 1.97(b)

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached Form PTO-1449. This Information Disclosure Statement is being filed within three months of the filing of the above referenced application or before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration of relevant portions thereof by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art". If the Examiner applies any of the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the

documents be applied against the claims of the present application.

Respectfully submitted,



Michael J. Ram  
Registration No. 26,379  
Attorney for Applicants

September 9, 2002

KOPPEL, JACOBS, PATRICK & HEYBL  
555 St. Charles Drive, Suite 107  
Thousand Oaks, California 91360  
(805) 373-0060  
IDS(b)44126001.Sep.9.02

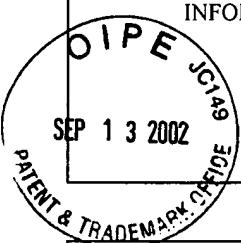
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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on

September 9, 2002 Christina Nicoll  
Date Christina Nicoll

FORM PTO-1449 (Modified)  INFORMATION DISCLOSURE CITATION IN AN APPLICATION							Docket No. 441-26-001	Application Number 09/891,828
							Applicant : Norman Katz	
(Use several sheets if necessary)							Filing Date : June 25, 2001	Group Art Unit 2161



## U.S. PATENT DOCUMENTS

Examiner Initial	Document Number							Date	Name	Class	Subclass	Filing Date If Appropriate
	5	5	5	7	5	1	8	9/17/96	Rosen	364	408	4/28/94

## FOREIGN PATENT DOCUMENTS

	Document Number	Date	Country	Class	Subclass	Translation	
						Yes	No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


Examiner	Date Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.